

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher Patrick Noble  
Debtor

Case No. 13-00766-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

|         |  |
|---------|--|
| db      | +Christopher Patrick Noble, 948 Parish Place, Hummelstown, PA 17036-8986   |
| aty     | +Scott A Millhouse, Meyer Darragh Buckler Bebenek & Eck, PLL, U.S. Tower, Suite 4850, 600 Grant Street, Pittsburgh, PA 15219, UNITED STATES 15219-2805 |
| 4262456 | ALEXANDRA NOBLE, 121 364 N 14TH STREET, LEBANON, PA 17046  |
| 4262463 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946   |
| 4289775 | FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  |
| 4262468 | JONESTOWN BANK & TRUST, 2 WEST MARKET ST, PO BOX 717, JONESTOWN, PA 17038-0717   |
| 4262470 | +LEBANON COUNTY DOMESTIC RELATIONS, 400 SOUTH 8TH STREET, RM 202, LEBANON, PA 17042-6794   |
| 4262471 | +RSHK/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  |
| 4262473 | THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|         |   |
|---------|---|
| cr      | +EDI: GMACFS.COM Mar 14 2018 22:48:00 Ally Financial, Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004   |
| cr      | +Fax: 717-279-8012 Mar 14 2018 19:01:43 Jonestown Bank and Trust Company, 421 East Penn Avenue, Cleona, PA 17042-2400                                       |
| 4301042 | Fax: 800-813-8164 Mar 14 2018 19:01:43 21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 379001  |
| 4262457 | +EDI: GMACFS.COM Mar 14 2018 22:48:00 ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004   |
| 4279989 | +EDI: GMACFS.COM Mar 14 2018 22:48:00 Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004  |
| 4262458 | EDI: BANKAMER.COM Mar 14 2018 22:48:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410                                  |
| 4262459 | +E-mail/Text: dehartstaff@pamdl3trustee.com Mar 14 2018 18:48:04 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625             |
| 4262460 | +EDI: CHASE.COM Mar 14 2018 22:48:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298, WILMINGTON, DE 19850-5298  |
| 4262461 | +EDI: CAUT.COM Mar 14 2018 22:48:00 CHASE AUTO FINANCE CORP, NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE, AZ1-1191, PHOENIX, AZ 85004-1071                  |
| 4262462 | E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 14 2018 18:48:11 COMM OF PA DEPT L&I, READING B&C UNIT UTCs, 625 CHERRY ST ROOM 203, READING, PA 19602-1152 |
| 4324012 | EDI: BL-BECKET.COM Mar 14 2018 22:48:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701   |
| 4262464 | +EDI: DISCOVER.COM Mar 14 2018 22:48:00 DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 3025, NEW ALBANY, OH 43054-3025   |
| 4264698 | EDI: DISCOVER.COM Mar 14 2018 22:48:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025                                      |
| 4262465 | +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/LOW, C/O SYNCB/LOWES, PO BOX 965036, ORLANDO, FL 32896-5036   |
| 4262466 | +EDI: GMACFS.COM Mar 14 2018 22:48:00 GMAC MORTGAGE, LLC, ATTN: BANKRUPTCY DEPT, 1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3277                        |
| 4333737 | E-mail/Text: bankrupty.bnc@ditech.com Mar 14 2018 18:47:48 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785       |
| 4333738 | +E-mail/Text: bankrupty.bnc@ditech.com Mar 14 2018 18:47:48 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049            |
| 4262467 | EDI: IRS.COM Mar 14 2018 22:48:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346  |
| 4289546 | EDI: CAUT.COM Mar 14 2018 22:48:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P O Box 29505 AZ1-1191, Phoenix AZ 85038-9505                 |
| 4262469 | +EDI: CBSKOHLS.COM Mar 14 2018 22:48:00 KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084  |
| 4314173 | +EDI: OPHSUBSID.COM Mar 14 2018 22:49:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132     |
| 4328938 | EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |
| 4262472 | +EDI: NAVIENTFKASMSERV.COM Mar 14 2018 22:48:00 SALLIE MAE, 11100 USA PARKWAY, MC-E3149, FISHERS, IN 46037-9203   |
| 4333675 | +EDI: NAVIENTFKASMSERV.COM Mar 14 2018 22:48:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496                       |

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|         |  |
|---------|--|
| 4267296 | Jonestown Bank and Trust Company   |
| cr*     | ++21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477<br>(address filed with court: 21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901) |
|         | TOTALS: 1, * 1, ## 0   |

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Dorothy L Mott on behalf of Debtor 1 Christopher Patrick Noble DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Jeremy John Kobeski on behalf of Creditor GREEN TREE SERVICING LLC pamb@fedphe.com  
Joseph Angelo Dessoye on behalf of Creditor GREEN TREE SERVICING LLC pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Christopher Patrick Noble karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Kathryn Leanne Mason on behalf of Creditor JP Morgan Chase Bank, N.A. klm@jsdc.com,  
cls@jsdc.com;eaf@jsdc.com  
Paul C Bametzreider on behalf of Creditor Jonestown Bank and Trust Company  
paulb@reillywolfson.com, pbaylor@reillywolfson.com  
Peter J Ashcroft on behalf of Creditor GREEN TREE SERVICING LLC pashcroft@bersteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com  
Regina Cohen on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
Scott A Millhouse on behalf of Attorney Scott A Millhouse smillhouse@mdbbe.com,  
lbrenner@mdbbe.com  
Scott A Millhouse on behalf of Creditor 21st Mortgage Corporation smillhouse@mdbbe.com,  
lbrenner@mdbbe.com  
Thomas I Puleo on behalf of Creditor GREEN TREE SERVICING LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1 **Christopher Patrick Noble**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-00766-RNO**

Social Security number or ITIN **xxx-xx-3170**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

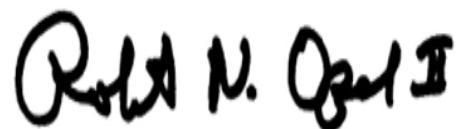
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Patrick Noble

**By the  
court:**

March 14, 2018



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**